

August
2010

Missouri

Medigap **Shopping Guide**

Medigap (Medicare Supplement) insurance plans

Medigap rate charts

Part D drug plans

Missouri Rx program

Medicare Advantage plans



DIFP

Jeremiah W. (Jay) Nixon
Governor

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

Medicare questions?

Get answers for **free**



Call **800-390-3330**

or

Visit **missouriclaim.org**

This free nonprofit Medicare counseling program will answer questions about:

- Medigap insurance (Medicare Supplement)
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Suspected waste, fraud and abuse

Trained volunteers throughout Missouri will help answer your questions.

CLAIM is sponsored by the federal Centers for Medicare and Medicaid Services and the Department of Insurance, Financial Institutions and Professional Registration (DIFP)

Book designed to answer questions about Medicare, related insurance

Dear Missourian,

At the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP), we work to provide complete information about insurance to people on Medicare.

As you have learned, becoming Medicare eligible does not mean all of your health care needs expenses are covered. Medigap insurance, also called Medicare Supplement, can be an important part of your overall health insurance plan. It is available to Missourians who are at least 65 years old or disabled.

Medigap is sold by private insurance companies, and the prices those companies charge are listed on pages 24-43.



This book also walks you through the different types of Medicare and assistance that's available for those who need help paying for medication.

Along with this guide, the DIFP funds a statewide volunteer program to help

Medicare consumers with these tough decisions. I urge you to contact the CLAIM program for help answering your Medicare questions. More information about the program and its contact number can be found on the previous page.

Medicare can be complicated and at times confusing, but with good resources like this booklet and the CLAIM program, you can sort through the options and make decisions that best meet your health care needs.

Sincerely,

A handwritten signature in black ink, appearing to read 'John M. Huff'.

John M. Huff
Director, DIFP

DIFP's Insurance Consumer Hotline

If you have questions about your insurance policy or want to file a complaint against an insurer, contact us:

800-726-7390



difp.mo.gov

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DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

Address: Consumer Affairs Division
Truman State Office Building, Room 540
PO Box 690
Jefferson City, MO 65102

Hours: 8 a.m. to 5 p.m. weekdays



Insurance Consumer Hotline: 800-726-7390

Telecommunications device for hearing impaired: 573-526-4536

Web: insurance.mo.gov

Other resources

CLAIM HELP LINE (State Health Insurance Assistance Program)



Phone: 800-390-3330

Web: missouricclaim.org

MEDICARE

Phone: 800-MEDICARE (800-633-4227)

Web: medicare.gov

U.S. SOCIAL SECURITY ADMINISTRATION OFFICE

Phone: 800-772-1213

Web: www.socialsecurity.gov



MISSOURI Rx Plan (state pharmacy assistance program)

Phone: 800-375-1406

Web: morx.mo.gov

About Medigap insurance



Also known as Medicare Supplement insurance, consumers can buy a Medigap policy to cover deductibles required under their traditional Medicare benefits. Several changes were made in June 2010. The companies selling Medigap insurance in Missouri can offer up to 11 plans.

How to use this guide

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) regulates the insurance companies that offer Medigap policies in Missouri.

The **Missouri Medigap Shopping Guide** explains the basics of Medigap policies and the 11 plans offered in Missouri. It also lists the companies authorized to sell these policies in the state and the statewide, average annual premium charged for each plan. Charges can vary for a number of reasons including age at time of application, where you live and what company you will be using.

Another publication you may find helpful is the **Guide to Health Insurance for People with Medicare**. Written by Medicare and the National Association of Insurance Commissioners, it has excellent information about Medicare as well as health insurance. Any agent or company that offers to sell you Medigap insurance **must** give you a copy of the guide.

The guide can be found at [medicare.gov/Publications/Pubs/pdf/02110.pdf](https://www.medicare.gov/Publications/Pubs/pdf/02110.pdf).



Contact CLAIM for free answers

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels seniors and their caregivers about Medicare.

Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: missouryclaim.org

This free Medicare counseling program will answer questions about:

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Suspected waste, fraud and abuse

CLAIM services are funded by the Federal Centers for Medicare and Medicaid Services and the DIFP.

Medicare basics

Medicare is a federal program that provides health insurance for those 65 and older, and some people under 65 with certain disabilities. It is the largest health insurance program in the U.S.

Medicare was signed into law by President Lyndon Johnson on July 30, 1965, in Independence, Mo. The first person enrolled in the program was former President Harry S. Truman, who was from Missouri.

Am I eligible?

Most people can join Medicare when they turn 65. You also can join if you:

- Receive Social Security disability checks for 24 months, or
- Have permanent kidney failure, known as end-stage renal disease (ESRD), or
- Have Lou Gehrig's Disease, known as Amyotrophic Lateral Sclerosis (ALS)

PARTS OF MEDICARE

Medicare Part A (hospital insurance): No monthly premium with exceptions

- Helps pay for inpatient care in hospitals.
- Helps cover home health, hospice and skilled nursing facility care (but not long-term care).

A deductible must be paid before receiving benefits.

Medicare Part B (medical insurance): Monthly premium with right to delay enrollment

- Helps pay for medical care not covered by Part A, such as doctor visits, outpatient hospital services and medical equipment.
- Helps cover some preventive services to maintain health.

The monthly premium is usually withheld from your monthly Social Security check. A deductible must be paid before receiving benefits.

Medigap insurance: Optional coverage with monthly premium

Also called Medicare Supplement insurance, these plans are offered by private insurance companies. Anyone with Part A or Parts A & B is eligible. These plans are assigned letters, such as Plan A or Plan B. This is not to be confused with “parts” of Medicare, such as Parts A & B. Most of these plans cover the deductibles and/or coinsurance required in Parts A & B.

Medicare Advantage plans (like an HMO or PPO): Optional coverage with monthly premium

Also called Medicare Part C, these plans are offered by private insurers that contract with Medicare to replace standard Original Medicare benefits. You must have Parts A & B to qualify. The company handles all aspects of a beneficiary's health care – from enrollment to payment of providers. You cannot buy a Medigap **and** a Medicare Advantage policy. Deductibles, copays and coinsurance can apply.

Medicare Part D: Optional coverage with monthly premium

Helps pay for medicine through a plan offered by a private insurer approved by Medicare. You normally will pay some money when you pick up your medicine. You must have Medicare Part A and/or Part B.

Medigap 2010 plan changes

Several changes were made to Medigap plans on June 1, 2010. **These changes do not affect your current Medigap policy.** These policies give you choices in health care coverage to fill gaps in services that Original Medicare does not cover. The available number of plans dropped from 14 to 11.

Plans no longer sold

Plans E, H, I, J and high-deductible J are no longer being offered to new clients. But if you already have one of these plans you can keep that policy and continue to receive benefits. Keep in mind that since new policyholders will no longer be joining these plans, future rate increases may be unusually high.

New plans

There are two new plans for 2010 designed to give you a lower premium:

- **Plan M** covers 50 percent of the Part A deductible but none of Part B deductible.
- **Plan N** includes full coverage of the Part A deductible but no coverage for the Part B deductible.
- Coverage for Part B coinsurance (as part of basic benefits) is subject to a new copay structure. The copay is up to \$20 for office visits and up to \$50 for emergency room visits.

Basic benefits

Starting with policies effective on or after June 1, 2010, hospice Part A coinsurance (outpatient prescription drug and inpatient respite care coinsurance) will be covered as a basic benefit. You will have to pay:

- Copay of \$5 or less for outpatient prescription drug plans for pain and symptom management.
- 5 percent of the Medicare-approved amount for inpatient respite care (not including room and board).
- Plan K will cover 50 percent, and Plan L will cover 75 percent of these costs.



Open enrollment for new policies

If you have a Medigap policy but would like one of the new 2010 plans in Missouri, you have an annual guaranteed open enrollment period. See **page 8** for more information.

Part B coinsurance: Plans K, L and N will require you to pay a portion of Part B coinsurance and copayments, which may result in lower premiums for these plans. All other Medigap policies pay Part B coinsurance or copayments at 100 percent.

Plans D and G

Plans D and G bought on or after June 1, 2010, have different benefits than the D or G plans bought earlier. If you bought Plan D or G before June 1, you can keep that plan and the benefits won't change. For plans bought later:

- At-home recovery benefit has been eliminated from plans D and G. (Medicare may now cover some of these benefits.)
- Part B excess charge benefit in Plan G increases from 80 percent to 100 percent.

Medigap enrollment information

Enrolling for the first time

To be eligible for Medigap coverage, you must be enrolled in Medicare Part B. You have a six-month open enrollment period from the date when your Part B takes effect. This applies to those who are disabled as well as those 65 or older.

During open enrollment, an insurance company cannot refuse to sell you any Medigap policy it carries.

The insurer may impose up to a six-month waiting period before paying for any treatment related to a pre-existing condition.

You must be given credit for prior creditable coverage to offset any six-month waiting period.

Renewing

Each year, you have the right to renew your current plan. While your rates may increase, your insurance company cannot refuse to renew your coverage or impose any waiting period based on pre-existing conditions, as long as you stay in the same plan as before.

Changing to a new company

You have the right to switch insurance companies each year during the 30 days **before or after** your policy's anniversary date (the date on which your policy first started). For example, if your policy expires June 30, you can switch policies between June 1 and July 30. You can call the insurance company to get your anniversary date.

If you change to the same-lettered plan – for example, from Plan F at Insurer XYZ to Plan F at Insurer ABC, the new insurer cannot deny you coverage and cannot impose a waiting period based on pre-existing conditions.

To demonstrate that you qualify to change insurers, you are required to show only



Make sure you get a simple outline of coverage when buying a Medigap policy.

minimal proof. Simply produce a renewal notice (from your old insurer), invoice, the old policy **or** other confirmation of policy ownership to the agent or new company.

If you are told that you don't qualify, immediately call the Insurance Consumer Hotline at 800-726-7390.

If you change to a plan with fewer benefits, such as from Plan F to Plan C, you **may or may not** be subject to underwriting where an insurance company considers your health. Not all insurers allow you to change to a plan with fewer benefits.

If you elect to go with a more extensive plan (later in the alphabet, such as from Plan C to Plan F) you will likely be subject to underwriting, and may be denied coverage or the insurance company may impose a waiting period, based on a pre-existing condition, for any new benefits under your new plan.

Once you receive the new policy and you are certain it meets your needs, you should cancel the old policy.

Note: If you switch to a Medicare Advantage plan, you will lose the benefits of your Medigap policy.

Make sure your new policy has taken effect before your old policy is canceled.

Premium information

- Most companies will allow you to pay premiums monthly.
- If you pay annual premiums, a new law signed by Gov. Nixon requires insurers to refund your premium if you cancel coverage before the end of the policy year. For example, if you pay your annual premium and cancel six months later, you'll get a refund for six months of premiums.
- Premiums for all policies likely will increase each year to account for changes in Medicare benefits or increasing medical costs. If your insurer raises your premiums, it must do so for all policyholders of your rating class for the company.

Special rates for disabled Missourians

Everyone under age 65, who has been approved for Social Security disability, also has the guaranteed right to buy Medigap insurance when they enroll in Part B.

The cost may differ from policies available to seniors. Pricing information for disabled Missourians under age 65 starts on page 24.

When disabled Medigap policyholders turn 65, they have a second open enrollment period, and can exercise the rights of any 65-year-old becoming eligible for Medicare for the first time. They may choose the plan of their choice from any insurer and pay the same rates as other Medicare beneficiaries.

“Select” plans

A few Medigap policies are called “Select” plans. Similar to an HMO, they require you to go to specific health care providers for covered services, but the benefits offered under Select plans A-N are the same as those in regular Medigap plans.

The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

Select plans are identified in the cost comparison charts on pages 24-43.



Make sure you compare plans on pages 24-43. Such factors as where you live and gender could affect your rates. You can go online to insurance.mo.gov to find the most recent Medigap policy rates.

Where you live could affect insurance rates

Premium rates listed in this guide are based on statewide, average yearly rates. The actual rate for you may vary based on several factors such as where you live, your gender, whether you smoke and whether the policy is for an individual or is a group policy:

- **Individual insurance:** An individual Medigap policy is a direct contract between you and the insurer. It provides the maximum number of consumer protections. These policies are either “guaranteed renewable” or “non-cancelable.”
- **Group insurance:** Group Medigap insurance is a contract between the insurer and a group master-policyholder such as AARP or an employer. You receive a certificate rather than a policy. The group negotiates the terms of the insurance and has the option to terminate the policy or change insurance carriers.

Medigap plan shopping tips

Shop for benefits and price

Check the benefits in each of the 11 plans. Every company must use the same letters (A through N) to label its policies. Plan A is always a company's lowest-priced Medigap policy. It contains basic benefits and must be sold by every company.

Plans B through N add other benefits to fill different gaps in your Medicare coverage. Options K and L provide a product for those who can afford a higher deductible and are healthy.

Few companies sell all policies. The charts on pages 24-43 show the statewide average premiums for the plans that companies offer.

Research insurance company

Besides rates, consider a company's complaint index (see page 20). This numerical score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.



When you cancel a policy: It is your responsibility to request cancellation (in writing) with your prior insurer. Do not rely on the insurance agent.

A complaint index of 100 is average. Below 100 means the company gets fewer complaints than average, and a score above 100 means the insurer gets more complaints than average.

This information also is available by calling DIFP's Insurance Consumer Hotline at 800-726-7390 and by visiting insurance.mo.gov.

Do's and don'ts of buying Medigap

What to do

- Ask questions of friends and family.
- Know what you are buying. Insist on getting a simple outline of coverage.
- Choose the benefits you want and need. Benefits are standardized in Medigap policies. For example, the Plan C policy has exactly the same benefits with any company.
- Compare benefits for different policies before buying. Consider family and medical history.
- Check the company's performance rating with CLAIM at 800-390-3330.
- Keep proof of prior creditable coverage.
- Keep the agent's name and information for later reference.

Carefully read the policy. You have a 30-day "free look" period. If you are unsatisfied and cancel, you can get a full refund.

What not to do

- Don't feel pressured to buy now. You have a six-month open enrollment period.
- Don't drop a current insurance policy until you have your new coverage.
- Don't buy more than one Medigap policy.
- Never pay cash. Always use a check made out to the insurance company, **not** the agent.
- Don't buy from agents who claim to be from the government. The government does not sell insurance.
- Don't buy a Medigap policy if you have a Medicare Advantage plan. They won't work together.

Notes

[illegible]

Medigap insurance plan options that took



PLANS	A	B	C	D	F	F high deductible
	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	<p>This option has the same benefits as Plan F but a high deductible first must be paid. The trade-off is a lower monthly premium.</p> <p>The beneficiary pays the plan's deductible each year before the supplemental policy pays for any services. This deductible amount is subject to increase each year.</p>
		Part A deductible	Part A deductible	Part A deductible	Part A deductible	
			Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance	
			Part B deductible		Part B deductible	
					Part B excess (100%)	
			Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	

Explanation of Medigap plan benefits



Basic benefits (Plans A-N)

- Coverage for coinsurance for day 61-90 of inpatient hospitalization.
- Coverage for coinsurance for lifetime reserve days 91-150.
- Coverage for an additional 365 days of inpatient hospital care in your lifetime.
- Coverage for first three pints of blood.
- Coverage for 20% coinsurance for Part B services.
- Coverage for the hospice 5% coinsurance for Medicare-approved charges for inpatient respite care and 5% coinsurance for prescription pain medications.

Part A deductible (Plans B, C, D, F, G, N) (Partial coverage on K, L, M)

- Coverage for inpatient hospital deductible for each benefit period.
- Partial coverage on Plans K, L and M.

effect on June 1, 2010 continued

G	K	L	M	N
Basic benefits	Hospitalization, preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization, preventive care paid at 100%; other basic benefits paid at 50%	Basic benefits	Basic benefits, except up to \$20 copay for office visit & up to \$50 copay for ER
Part A deductible	50% of Part A deductible	75% of Part A deductible	50% of Part A deductible	Part A deductible
Skilled nursing coinsurance	50% of skilled nursing coinsurance	75% of skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance
Part B excess (100%)				
Foreign travel emergency			Foreign travel emergency	Foreign travel emergency
	Benefits paid at 100% after out-of-pocket limit reached	Benefits paid at 100% after out-of-pocket limit reached		

Explanation continued

Skilled nursing coinsurance

(Plans C, D, F, G, M, N)
(Partial coverage on K, L)

- Coverage for skilled nursing coinsurance for days 21-100 for each benefit period.
- Partial coverage on Plans K & L.

Part B deductible (Plans C, F)

- Coverage for the yearly deductible.

Part B excess

(Plans F, G)

- Coverage for Part B charges over approved amount.
- Plan F pays for 100% of excess charge.
- Plan G pays for 100% of excess charge.

Foreign travel emergency

(Plans C, D, F, G, M, N)

- Coverage for emergency care for first 60 days of a trip outside the U.S.
- Beneficiary pays for \$250 deductible and 20% of cost up to \$50,000.

Know who pays first if you have other health insurance or coverage

If you have Medicare and other health insurance coverage, each type of coverage is called a “payer.” When there is more than one payer, there are “coordination of benefits” rules that decide which one pays first. The primary payer pays what it owes on your bills, and then sends them to the second payer. There may be a third payer.

Whether Medicare pays first depends on several factors, including those listed in the chart. This chart does not cover every situation. Make sure to tell your doctor and other health care providers if you have coverage besides Medicare. This will help them send your bills to the correct payer to avoid delays.

Call Medicare

If you have questions about who pays first or if your insurance changes, call:

**800-MEDICARE
(800-633-4227)**

Ask for a Medicare coordination of benefits contractor.

If you ...	Condition	Pays first	Pays second
Are 65 or older, working and covered by group health plan; or covered by group health plan of a working spouse of any age	Entitled to Medicare. Employer has 20 or more employees.	Group health plan	Medicare
	Employer has fewer than 20 employees, or is part of multi-employer plan where one employer has 20 or more employees.	Medicare	Group health plan
Have an employer group health plan after you retire and are 65 or older	Entitled to Medicare	Medicare	Retirement coverage
Are disabled and covered by large group health plan from work, or by family member who is working	Entitled to Medicare. Employer has 100 or more employees.	Large group health plan	Medicare
	Employer has fewer than 100 employees and isn't part of multi-employer plan where any employer has 100 or more employees.	Medicare	Group health plan
Have end-stage renal disease (permanent kidney failure) and group health plan coverage – including retirement plan	First 30 months of eligibility or entitled to Medicare	Group health plan	Medicare
	After 30 months	Medicare	Group health plan

Know who pays first continued

If you ...	Condition	Pays first	Pays second
Have end-stage renal disease (permanent kidney failure) and COBRA coverage	First 30 months of eligibility or entitled to Medicare	COBRA	Medicare
	After 30 months	Medicare	COBRA
Have been in an accident where no-fault or liability insurance is involved	Entitled to Medicare	No-fault or liability insurance, for services related to accident claim	Medicare
Are covered under workers' compensation because of job-related illness or injury	Entitled to Medicare	Workers' compensation for workers' comp claim-related services	Not usually applies; Medicare may make conditional payment
Are a veteran or have veteran's benefits	Entitled to Medicare and veteran's benefits	Medicare pays for Medicare-covered services	Not usually applies. Medicare and VA usually don't cover same services.
		VA pays for VA authorized services	
Are covered under TRICARE	Entitled to Medicare and TRICARE	Medicare pays for Medicare-covered services	TRICARE may pay second
		TRICARE pays for services from military hospital or other federal provider	
Have black lung disease and covered under Federal Black Lung Program	Entitled to Medicare and Federal Black Lung Program	Federal Black Lung Program for services related to black lung	Medicare
Are 65 and older or disabled and covered by Medicare and COBRA	Entitled to Medicare	Medicare	COBRA

Source: Centers for Medicare and Medicaid Services publication "Medicare and Other Benefits: Your Guide to Who Pays First"

Medicare Part D prescription drug plans

Medicare offers prescription drug plans (PDPs) for everyone with Medicare. This coverage is called “Part D.” Like Medicare Advantage and Medigap insurance, Medicare Part D plans are sold by private insurance companies with the approval of Medicare.

Each plan may vary in cost and drugs covered. Each plan requires a monthly premium, and some plans require a deductible and copays.

Drug coverage gap (doughnut hole)

Plans have a coverage gap, or “doughnut hole.” A coverage gap means that after you and your plan have spent a certain amount of money for covered drugs, you have to pay out-of-pocket all costs for your drugs while you are in the gap. This amount doesn’t include your plan’s monthly premium that you must continue to pay while you are in the coverage gap. Once you’ve reached your plan’s out-of-pocket limit, you will have “catastrophic coverage.” A reduced coinsurance amount or copayment will apply.

Medicare drug plans vary in which drugs they cover, what your out-of-pocket costs will be, and which pharmacies you can use.

Make sure you compare plans so you find a plan that best meets your needs. Look at:

- Coverage (formularies).
- Cost (premiums, deductibles and copays).
- Convenience (some plans offer network and mail-order pharmacies).
- Quality (plans’ performance ratings can be found at medicare.gov).

Annual open enrollment is Nov. 15 to Dec. 31. There are exceptions, such as if you move to another state or reach Medicare age. Enrollments during annual open enrollment generally take effect Jan. 1.



Get help finding a drug plan

Contact CLAIM: missouricclaim.org
800-390-3330

Contact Medicare: medicare.gov

Enrollment

- If you don’t join a Medicare drug plan when you are first eligible for Medicare Part A and/or Part B, you may have to pay a late enrollment penalty to join a plan later. This penalty amount changes every year, and you will have to pay it as long as you have Medicare prescription drug coverage.
- You can switch your Medicare Part D plan during the annual open enrollment period, which is Nov. 15 to Dec. 31 in 2010. In 2011, the open enrollment changes to Oct. 15 to Dec. 7. Your new coverage will begin Jan. 1 of the following year.
- There are circumstances that can generate a special open enrollment period. Call CLAIM at 800-390-3330 for information.
- You should review your drug coverage during every annual open enrollment period, to make sure you still have the best plan for you.
- Before you buy a drug plan, it is important to make sure the plan you are considering is approved by Medicare. Contact CLAIM at 800-390-3330 or visit Medicare’s website at medicare.gov.

Missouri Rx Plan: Help with drug costs

Basic facts

The Missouri Rx Plan (MoRx) helps cover some of the out-of-pocket costs you pay with Medicare Part D. It is available to qualifying elderly and disabled Medicare beneficiaries. The Missouri Department of Social Services, MO HealthNet Division, administers the program.



Members must be enrolled in a Medicare prescription drug plan to receive benefits from the Missouri Rx Plan.

Benefits

- MoRx pays for half of the deductible and half of all copays, including the coverage gap (see previous page). It does not provide assistance with the monthly premium.
- The MoRx benefit is not available for mail order prescription service through the Part D plan.
- MoRx covers a maximum of a 31-day supply per prescription fill per month. The MoRx benefit is not available for 90-day supply purchases.

Enrollment

- No cost or enrollment fee to join.
- Look for MoRx one-page applications at pharmacies, Area Agencies on Aging, county health departments and public libraries, Department of Revenue license bureaus and MFA Agri-Service centers.
- MoRx applications can also be obtained by calling toll-free 800-375-1406, calling CLAIM at 800-390-3330 or downloaded from morx.mo.gov.
- MoRx enrollment is ongoing. No annual re-enrollment is required.

How to get a MoRx application

Call: **800-375-1406**

Visit: **morx.mo.gov**

Local businesses, agencies that might have applications:

- Pharmacy
- Area Agency on Aging
- County health department
- County public library
- Motor vehicle license bureau
- MFA Agri-Service Center

Eligibility requirements

Medicare beneficiaries with incomes at or below:

- \$21,660 annual income for an individual.
- \$29,140 annual (combined) income for a married household.
- No asset or resource limitations apply.

Medicare Advantage plans: What you need to know

Medicare Advantage plans are available from private companies that contract with the Centers for Medicare and Medicaid Services to provide Medicare benefits to enrollees. The plans must provide all benefits provided by Medicare. They may also provide additional benefits.

Members pay the plan premium, if any. Plans may charge copayments or coinsurance amounts for various services.

At the end of each year, companies offering plans may change the premium, the services offered, the service area or they may choose to leave the Medicare program entirely.

The annual open enrollment period to join or leave a Medicare Advantage plan is Nov. 15 to Dec. 31 in 2010. In 2011, the open enrollment changes to Oct. 15 to Dec. 7. Your new coverage will begin Jan. 1 of the following year.

Study your choices and sales material carefully before enrolling in a Medicare Advantage plan. Compare each plan to others available in your area. If you already have insurance, do not cancel it before you receive notice the new plan has been issued and that it offers the promised benefits.



To enroll in a Medicare Advantage plan, you must:

- Have Medicare Parts A and B; **and**
- Pay a Part B premium; **and**
- Not have end-stage renal disease (kidney failure)

Have questions about Medicare Advantage plans? Call CLAIM for a referral to a CLAIM counselor in your local area. It is free.

800-390-3330

Medicare with a

Medigap plan vs. Medicare Advantage plan

	Traditional Medicare A & B plus Medigap policy	Medicare Advantage Plan
What health care benefits are covered?	All Medicare A and B benefits. Medigap policy benefits depend on the plan purchased. Refer to each policy for details.	All the Medicare A and B benefits and perhaps others, depending on the plan. Some plans may offer other coverage. Refer to plan for details.
Are outpatient prescription drugs covered?	No	It depends on the plan. See each plan for any drug coverage.
Can I go to any doctor or hospital?	You can go to any doctor, specialist or hospital that accepts Medicare.	You may go to any doctor, specialist or hospital that accepts the plan's payment.
Does the plan let doctors or hospitals charge more than Medicare's deductibles, coinsurance and copayments?	Not for hospitals, but possibly for doctors. Doctors who do not accept Medicare may charge up to 15 percent more than Medicare's approved amount.	Possibly. Medicare Advantage reimburses facilities at different rates than Medicare.
How are claims paid?	The provider sends the claim to Medicare. Medicare approves the amount of the claim and pays its portion. Medicare forwards the claim to the Medigap policy which, according to the policy requirements, may or may not pay the remaining balance.	Prior to receiving care, the plan member pays a copayment amount. The provider sends the claim to the Medicare Advantage plan. The plan approves the amount of the claim and pays its share. Any remaining share is paid by the member.

Medigap issuers in Missouri: Complaint index for 2007-2009

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

What complaint index means

100 score: Insurer gets average number of complaints.

Below 100: Insurer gets fewer complaints than average.

Above 100: Insurer gets more complaints than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
American Continental Insurance Co.	0	0	0.7%	800-264-4000
American Republic Corp Insurance Co.	0	0	0.1%	800-987-8988
American Republic Insurance Co.	19	2	4.3%	800-247-2190
Bankers Fidelity Life Insurance Co.	0	0	0%	800-241-1439
Blue Cross & Blue Shield of KC	88	12	5.5%	800-645-8346
Christian Fidelity Life Insurance Co.	0	0	3.1%	800-386-5202
Colonial Penn Life Insurance Co.	0	0	0.1%	877-877-8052
Conseco Insurance Co.	144	1	0.3%	800-888-4918
Continental General Insurance Co.	154	1	0.3%	800-545-8905
Equitable Life & Casualty Insurance Co.	52	1	0.8%	800-352-5170
Family Life Insurance Co.	NA	NA	NA	800-877-7703
Gerber Life Insurance Co.	0	0	0.0%	914-272-4000
Globe Life & Accident Insurance Co.	0	0	0.2%	800-801-6831
Government Personnel Mutual Life Insurance Co.	0	0	0.0%	210-357-2222
Healthy Alliance Life Insurance Co.	192	74	15.4%	800-643-9674
Humana Insurance Co.	5,306	10	0.1%	502-580-8249
Liberty National Life Insurance Co.	NA	NA	NA	800-288-2722
Loyal American Life Insurance Co.	0	0	0.1%	800-633-6752
Marquette National Life Insurance Co.	710	1	0.1%	800-934-8203

Medigap issuers in Missouri: Complaint index for 2007-2009 (continued)

Company	Complaint index	Complaints	Average market share	Phone
Medico Insurance Co.	72	1	0.6%	402-391-6900
Mutual of Omaha Insurance Co.	81	11	5.4%	877-845-0892
Old Surety Life Insurance Co.	0	0	0.1%	800-272-5466
Oxford Life Insurance Co.	0	0	0.0%	800-308-2318
Physicians Mutual Insurance Co.	135	3	0.9%	800-228-9100
Reserve National Insurance Co.	0	0	0.5%	800-654-9106
Standard Life & Accident Insurance Co.	198	6	1.2%	800-827-2524
State Farm Mutual Automobile Insurance Co.	0	0	2.0%	Contact an agent
State Mutual Insurance Co.	176	1	0.2%	800-780-3724
Sterling Investors Life Insurance Co.	19	1	2.1%	877-896-6434
Sterling Life Insurance Co.	0	0	0.0%	888-858-8544
Thrivent Financial for Lutherans	79	1	0.5%	800-225-5225
Transamerica Life Insurance Co.	277	7	1.0%	800-233-4624
United American Insurance Co.	48	2	1.7%	800-331-2512
United Commercial Travelers of America	0	0	0.1%	800-848-0123
United Healthcare Insurance Co. [AARP]	30	19	25.7%	800-523-5800
United of Omaha Life Insurance Co.	51	2	1.6%	800-228-9999
USAA Life Insurance Co.	0	0	0.3%	800-531-8000
World Corp Insurance Co.	0	0	0.1%	800-786-7557

Notes

[illegible]

What column headings indicate in Medigap insurance rate charts ▶▶▶ (Pages 24-43)

Premiums are annual and for the age noted at the top of each chart. Open enrollment rates are the lowest available rates. If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates.

For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.

Select: "Y" (yes) in this column indicates this Medigap policy requires you to use specific hospitals and, in some cases, specific doctors to get full benefits.

Type: "Ind" indicates individual policy. "Grp" indicates group policy. See page 9 for more information.

Area: "Y" (yes) indicates the company has different rates depending on where you live. The rates shown are a statewide average of all rates for a given company.

Sex: "Y" (yes) indicates the company has different rates for men and women.

Preferred/standard rates: "Y" (yes) indicates the company has a two-tiered rating system: preferred and standard. The insurer's underwriting criteria will determine if you get preferred or standard rates. Smoking is one factor that could place you in a company's standard rating system.

Effective date: The date indicates when the company began using these premiums. If this date is several months old, you may anticipate an increase within a few months of buying your first policy (many companies adjust their premiums annually). If you pay premiums on an annual basis, any such increase would not be effective until your next premium due date.



Initial open enrollment period usually best time to enroll in plan

During initial open enrollment, no one can be rejected for a Medigap policy.

The initial open enrollment period lasts six months from the date your Medicare Part B takes effect. After this period, you can still apply for a supplement, but you may be subject to underwriting. The insurer has the right to reject your application.

LOWER COST

Buying a plan during any open enrollment period qualifies you to receive the company's lowest rates for the plan you are buying.

Note: The rate charts are average Missouri rates of each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower. See page 9 for more information.

Note: Rates on pages 24-43 are as of Aug. 15, 2010. Check insurance.mo.gov for updates.

AGE UNDER 65

Rates as of Aug. 15, 2010.
Get updates at insurance.mo.gov.

MEDIGAP RATES

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	American Continental Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,456	\$1,836	
N	American Republic Corp Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,975		
N	American Republic Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,124		\$2,840
N	Bankers Fidelity Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,356		
Y	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10		\$1,944	\$2,328
N	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10	\$2,292		\$3,636
Y	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10		\$1,140	\$1,572
N	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10	\$1,356		\$1,824
N	Christian Fidelity Life Ins. Co.	Ind	Y	Y	Y	7-1-10	\$1,647		\$2,047
N	Colonial Penn Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,600	\$1,979	
N	Conseco Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,064		
N	Continental General Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,296		
N	Equitable Life & Casualty Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,443		
N	Family Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,429	\$1,738	\$2,017
N	Gerber Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,614		
N	Globe Life & Accident Ins. Co.	Grp	N	N	N	6-1-10	\$973	\$1,254	\$1,681
N	Globe Life & Accident Ins. Co.	Ind	N	N	N	6-1-10	\$928	\$1,352	\$1,590
N	Government Personnel Mutual Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,243		\$1,831
N	Healthy Alliance Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,192		
N	Humana Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,461	\$1,592	\$1,841
N	Liberty National Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,563	\$2,311	
N	Loyal American Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,448		
Y	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10			
N	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,381		

AGE UNDER 65

See page 23 for column definitions. Y=yes. N=no. U=underwritten. Gl=guaranteed issue.

D	F	F high	G	K	L	M	N	Company
	\$2,075	\$828	\$1,867				\$1,482	American Continental Ins. Co.
	\$2,642	\$1,004		\$1,458	\$1,933			American Republic Corp Ins. Co.
								American Republic Ins. Co.
	\$1,884	\$660	\$1,608	\$942				Bankers Fidelity Life Ins. Co.
								Blue Cross & Blue Shield of KC (Gl)
								Blue Cross & Blue Shield of KC (Gl)
	\$1,740							Blue Cross & Blue Shield of KC (U)
	\$1,944						\$1,644	Blue Cross & Blue Shield of KC (U)
							\$1,257	Christian Fidelity Life Ins. Co.
	\$2,221	\$533	\$2,049	\$865	\$1,379	\$1,782	\$1,360	Colonial Penn Life Ins. Co.
	\$2,738							Conseco Ins. Co.
	\$1,767		\$1,586				\$997	Continental General Ins. Co.
	\$2,066						\$1,456	Equitable Life & Casualty Ins. Co.
\$1,822	\$1,914		\$1,628			\$1,639	\$1,447	Family Life Ins. Co.
	\$3,841		\$3,247					Gerber Life Ins. Co.
	\$2,047							Globe Life & Accident Ins. Co.
	\$1,682							Globe Life & Accident Ins. Co.
	\$1,857		\$1,557				\$1,386	Government Personnel Mutual Life Ins. Co.
	\$2,047	\$641	\$1,914				\$1,412	Healthy Alliance Life Ins. Co.
	\$1,877	\$701		\$855	\$1,224			Humana Ins. Co.
	\$2,774	\$1,029					\$2,278	Liberty National Life Ins. Co.
	\$1,907		\$1,707				\$1,553	Loyal American Life Ins. Co.
\$1,587	\$1,815		\$1,691					Marquette National Life Ins. Co.
\$1,770	\$2,006		\$1,882					Marquette National Life Ins. Co.

AGE UNDER 65

MEDIGAP RATES

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	Medico Ins. Co.	Grp	Y	Y	Y	6-1-10	\$1,408		
N	Mutual of Omaha Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,495		\$2,009
N	Old Surety Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,539		
N	Oxford Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,647		
N	Physicians Mutual Ins. Co.	Ind	Y	N	Y	6-1-10	\$1,701		
N	Reserve National Ins. Co.	Ind	N	N	Y	6-1-10	\$1,680		\$2,604
N	Standard Life & Accident Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,825	\$3,217	\$3,657
N	State Farm Mutual Automobile Ins.	Ind	Y	N	N	6-1-10	\$1,648		\$2,315
N	State Mutual Ins. Co. (agent sold)	Ind	Y	Y	Y	9-1-10	\$1,533	\$1,789	\$2,163
N	State Mutual Ins. Co. (direct response)	Ind	Y	Y	Y	9-1-10	\$1,533	\$1,789	\$2,163
N	Sterling Investors Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,778	\$2,075	\$2,536
Y	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,446	\$1,494	\$1,613
N	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,611	\$1,922	\$1,996
N	Thrivent Financial for Lutherans	Ind	Y	N	Y	6-1-10	\$1,520	\$1,943	\$2,378
N	Transamerica Life Ins. Co.	Grp	N	N	Y	6-1-10	\$1,488	\$1,884	\$1,488
N	Transamerica Life Ins. Co. (GI)	Grp	Y	N	N	6-1-10	\$1,272	\$1,752	\$2,040
N	United American Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,522	\$2,268	\$2,754
N	United Commercial Travelers of America	Ind	Y	Y	Y	8-1-10	\$1,526	\$1,781	\$2,147
N	United Healthcare Ins. Co. [AARP] (agent sold)	Grp	N	N	Y	6-1-10	\$1,224	\$1,812	\$2,184
N	United Healthcare Ins. Co. [AARP] (direct response)	Grp	N	N	Y	6-1-10	\$1,224	\$1,812	\$2,184
N	United of Omaha Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,313		\$1,726
N	USAA Life Ins. Co.	Ind	N	N	Y	6-1-10	\$1,732		
N	World Corp Ins. Co.	Ind	Y	Y	N	6-1-10	\$1,449		

AGE UNDER 65

Depending on various factors, your rates can be higher than these listed.

D	F	F high	G	K	L	M	N	Company
\$2,014	\$2,157							Medico Ins. Co.
\$1,847	\$1,974							Mutual of Omaha Ins. Co.
	\$1,945							Old Surety Life Ins. Co.
	\$2,047						\$1,479	Oxford Life Ins. Co.
	\$2,328	\$884	\$1,844					Physicians Mutual Ins. Co.
	\$2,190	\$688					\$1,731	Reserve National Ins. Co.
\$2,204	\$3,007	\$437	\$2,221				\$1,451	Standard Life & Accident Ins. Co.
	\$2,338							State Farm Mutual Automobile Ins.
\$1,876	\$2,218	\$872	\$1,905			\$1,688	\$1,552	State Mutual Ins. Co. (agent sold)
\$1,876	\$2,218	\$872	\$1,905			\$1,688	\$1,552	State Mutual Ins. Co. (direct response)
\$2,199	\$2,599	\$1,023	\$2,234			\$1,979	\$1,819	Sterling Investors Life Ins. Co.
	\$1,421		\$1,269	\$590			\$1,038	Sterling Life Ins. Co.
	\$1,908		\$1,737	\$852			\$1,461	Sterling Life Ins. Co.
\$1,946	\$2,279	\$761	\$1,999		\$1,498	\$1,817		Thrivent Financial for Lutherans
\$2,148	\$2,112		\$1,968	\$972	\$1,440	\$1,776	\$1,668	Transamerica Life Ins. Co.
\$1,872	\$2,064		\$1,884	\$948	\$1,404	\$1,728	\$1,620	Transamerica Life Ins. Co. (GI)
\$2,618	\$2,766	\$1,014	\$2,627				\$2,449	United American Ins. Co.
\$1,867	\$ 2,201		\$1,877				\$1,541	United Commercial Travelers of America
	\$2,124			\$972	\$1,332		\$1,704	United Healthcare Ins. Co. [AARP] (agent sold)
	\$2,124			\$972	\$1,332		\$1,704	United Healthcare Ins. Co. [AARP] (direct response)
\$1,507	\$1,920		\$1,669			\$1,369	\$1,288	United of Omaha Life Ins. Co.
	\$2,472							USAA Life Ins. Co.
	\$1,916	\$797						World Corp Ins. Co.

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	American Continental Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,348	\$1,700	
N	American Republic Corp Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,650		
N	American Republic Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,774		\$2,373
N	Bankers Fidelity Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,188		
Y	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10		\$1,944	\$2,328
N	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10	\$2,292		\$3,636
Y	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10		\$1,140	\$1,572
N	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10	\$1,356		\$1,824
N	Christian Fidelity Life Ins. Co.	Ind	Y	Y	Y	7-1-10	\$1,532		\$1,804
N	Colonial Penn Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,487	\$1,840	
N	Conseco Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,702		
N	Continental General Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,268		
N	Equitable Life & Casualty Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,336		
N	Family Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,202	\$1,462	\$1,689
N	Gerber Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,109		
N	Globe Life & Accident Ins. Co.	Grp	N	N	N	6-1-10	\$875	\$1,254	\$1,517
N	Globe Life & Accident Ins. Co.	Ind	N	N	N	6-1-10	\$880	\$1,259	\$1,526
N	Government Personnel Mutual Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,125		\$1,648
N	Healthy Alliance Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,084		
N	Humana Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,461	\$1,592	\$1,841
N	Liberty National Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,463	\$2,124	
N	Loyal American Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,448		
Y	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10			
N	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,250		

D	F	F high	G	K	L	M	N	Company
	\$1,944	\$776	\$1,728				\$1,372	American Continental Ins. Co.
	\$2,208	\$839		\$1,219	\$1,615			American Republic Corp Ins. Co.
								American Republic Ins. Co.
	\$1,650	\$582	\$1,404	\$822				Bankers Fidelity Life Ins. Co.
								Blue Cross & Blue Shield of KC (Gl)
								Blue Cross & Blue Shield of KC (Gl)
	\$1,740							Blue Cross & Blue Shield of KC (U)
	\$1,944						\$1,644	Blue Cross & Blue Shield of KC (U)
							\$1,273	Christian Fidelity Life Ins. Co.
	\$2,065	\$496	\$1,894	\$800	\$1,285	\$1,643	\$1,236	Colonial Penn Life Ins. Co.
	\$2,416							Conseco Ins. Co.
	\$1,670		\$1,492				\$940	Continental General Ins. Co.
	\$1,893						\$1,332	Equitable Life & Casualty Ins. Co.
\$1,534	\$1,631		\$1,373			\$1,380	\$1,233	Family Life Ins. Co.
	\$1,634		\$1,386					Gerber Life Ins. Co.
	\$1,619							Globe Life & Accident Ins. Co.
	\$1,629							Globe Life & Accident Ins. Co.
	\$1,674		\$1,400				\$1,256	Government Personnel Mutual Life Ins. Co.
	\$1,900	\$538	\$1,774				\$1,296	Healthy Alliance Life Ins. Co.
	\$1,877	\$701		\$855	\$1,224			Humana Ins. Co.
	\$2,443	\$835					\$1,972	Liberty National Life Ins. Co.
	\$1,907		\$1,707				\$1,553	Loyal American Life Ins. Co.
\$1,332	\$1,559		\$1,434					Marquette National Life Ins. Co.
\$1,465	\$1,700		\$1,576					Marquette National Life Ins. Co.

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	Medico Ins. Co.	Grp	Y	Y	Y	6-1-10	\$1,408		
N	Mutual of Omaha Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,311		\$1,854
N	Old Surety Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$830		
N	Oxford Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,532		
N	Physicians Mutual Ins. Co.	Ind	Y	N	Y	6-1-10	\$1,492		
N	Reserve National Ins. Co.	Ind	N	N	Y	6-1-10	\$1,509		\$2,338
N	Standard Life & Accident Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,451	\$2,791	\$3,172
N	State Farm Mutual Automobile Ins.	Ind	Y	N	N	6-1-10	\$1,440		\$2,172
N	State Mutual Ins. Co. (agent sold)	Ind	Y	Y	Y	9-1-10	\$1,290	\$1,506	\$1,817
N	State Mutual Ins. Co. (direct response)	Ind	Y	Y	Y	9-1-10	\$1,290	\$1,506	\$1,817
N	Sterling Investors Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,513	\$1,765	\$2,131
Y	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,446	\$1,494	\$1,613
N	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,611	\$1,922	\$1,996
N	Thrivent Financial for Lutherans	Ind	Y	N	Y	6-1-10	\$1,404	\$1,660	\$2,138
N	Transamerica Life Ins. Co.	Grp	N	N	Y	6-1-10	\$1,272	\$1,632	\$1,272
N	Transamerica Life Ins. Co. (GI)	Grp	Y	N	N	6-1-10	\$1,116	\$1,524	\$1,776
N	United American Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,462	\$2,146	\$2,511
N	United Commercial Travelers of America	Ind	Y	Y	Y	8-1-10	\$1,370	\$1,597	\$1,911
N	United Healthcare Ins. Co. [AARP] (agent sold)	Grp	N	N	Y	6-1-10	\$1,092	\$1,548	\$1,896
N	United Healthcare Ins. Co. [AARP] (direct response)	Grp	N	N	Y	6-1-10	\$1,092	\$1,548	\$1,896
N	United of Omaha Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,134		\$1,483
N	USAA Life Ins. Co.	Ind	N	N	Y	6-1-10	\$1,424		
N	World Corp Ins. Co.	Ind	Y	Y	N	6-1-10	\$1,315		

D	F	F high	G	K	L	M	N	Company
\$2,014	\$2,157							Medico Ins. Co.
\$1,614	\$1,896							Mutual of Omaha Ins. Co.
	\$1,249							Old Surety Life Ins. Co.
	\$1,804						1,273	Oxford Life Ins. Co.
	\$2,148	\$760	\$1,796					Physicians Mutual Ins. Co.
	\$1,967	\$618					\$1,554	Reserve National Ins. Co.
\$1,912	\$2,609	\$379	\$1,926				\$1,258	Standard Life & Accident Ins. Co.
	\$2,194							State Farm Mutual Automobile Ins.
\$1,579	\$1,889	\$743	\$1,607			\$1,421	\$1,322	State Mutual Ins. Co. (agent sold)
\$1,579	\$1,889	\$743	\$1,607			\$1,421	\$1,322	State Mutual Ins. Co. (direct response)
\$1,851	\$2,215	\$872	\$1,884			\$1,667	\$1550	Sterling Investors Life Ins. Co.
	\$1,421		\$1,269	\$590			\$1,038	Sterling Life Ins. Co.
	\$1,908		\$1,737	\$852			\$1,461	Sterling Life Ins. Co.
\$1,793	\$2,146	\$702	\$1,838		\$1,332	\$1,671		Thrivent Financial for Lutherans
\$1,800	\$1,968		\$1,812	\$900	\$1,344	\$1,656	\$1,548	Transamerica Life Ins. Co.
\$1,644	\$1,788		\$1,644	\$816	\$1,212	\$1,500	\$1,416	Transamerica Life Ins. Co. (GI)
\$2,373	\$2,522	\$885	\$2,374				\$2,203	United American Ins. Co.
\$1,674	\$ 1,981		\$1,683				\$1,387	United Commercial Travelers of America
	\$1,920			\$816	\$1,140		\$1,428	United Healthcare Ins. Co. [AARP] (agent sold)
	\$1,920			\$816	\$1,140		\$1,428	United Healthcare Ins. Co. [AARP] (direct response)
\$1,264	\$1,653		\$1,402			\$1,183	\$1,102	United of Omaha Life Ins. Co.
	\$2,056							USAA Life Ins. Co.
	\$1,738	\$724						World Corp Ins. Co.

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Rates as of Aug. 15, 2010.
Get updates at insurance.mo.gov.

MEDIGAP RATES

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	American Continental Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,468	\$1,850	
N	American Republic Corp Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,923		
N	American Republic Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,068		\$2,766
N	Bankers Fidelity Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,320		
Y	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10		\$2,520	\$2,964
N	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10	\$2,940		\$4,560
Y	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10		\$1,536	\$2,160
N	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10	\$1,848		\$2,412
N	Christian Fidelity Life Ins. Co.	Ind	Y	Y	Y	7-1-10	\$1,665		\$2,042
N	Colonial Penn Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,771	\$2,189	
N	Conseco Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,962		
N	Continental General Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,296		
N	Equitable Life & Casualty Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,385		
N	Family Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,354	\$1,647	\$1,913
N	Gerber Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,218		
N	Globe Life & Accident Ins. Co.	Grp	N	N	N	6-1-10	\$997	\$1,497	\$1,879
N	Globe Life & Accident Ins. Co.	Ind	N	N	N	6-1-10	\$1,005	\$1,505	\$1,891
N	Government Personnel Mutual Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,216		\$1,779
N	Healthy Alliance Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,213		
N	Humana Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,616	\$1,758	\$2,020
N	Liberty National Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,640	\$2,458	
N	Loyal American Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,480		
Y	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10			
N	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,395		

D	F	F high	G	K	L	M	N	Company
	\$2,094	\$838	\$1,880				\$1,494	American Continental Ins. Co.
	\$2,573	\$978		\$1,420	\$1,882			American Republic Corp Ins. Co.
								American Republic Ins. Co.
	\$1,836	\$642	\$1,560	\$924				Bankers Fidelity Life Ins. Co.
								Blue Cross & Blue Shield of KC (GI)
								Blue Cross & Blue Shield of KC (GI)
	\$2,412							Blue Cross & Blue Shield of KC (U)
	\$2,604						\$2,304	Blue Cross & Blue Shield of KC (U)
							\$1,464	Christian Fidelity Life Ins. Co.
	\$2,468	\$592	\$2,296	\$977	\$1,535	\$2,000	\$1,557	Colonial Penn Life Ins. Co.
	\$2,619							Conseco Ins. Co.
	\$1,767		\$1,586				\$997	Continental General Ins. Co.
	\$1,972						\$1,389	Equitable Life & Casualty Ins. Co.
\$1,726	\$1,817		\$1,562			\$1,553	\$1,374	Family Life Ins. Co.
	\$1,802		\$1,525					Gerber Life Ins. Co.
	\$1,994							Globe Life & Accident Ins. Co.
	\$2,006							Globe Life & Accident Ins. Co.
	\$1,818		\$1,517				\$1,347	Government Personnel Mutual Life Ins. Co.
	\$2,133	\$621	\$1,991				\$1,457	Healthy Alliance Life Ins. Co.
	\$2,067	\$772		\$950	\$1,342			Humana Ins. Co.
	\$2,937	\$1,079					\$2,415	Liberty National Life Ins. Co.
	\$2,017		\$1,812				\$1,659	Loyal American Life Ins. Co.
\$1,534	\$1,785		\$1,662					Marquette National Life Ins. Co.
\$1,698	\$1,958		\$1,835					Marquette National Life Ins. Co.

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	Medico Ins. Co.	Grp	Y	Y	Y	6-1-10	\$1,489		
N	Mutual of Omaha Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,579		\$2,235
N	Old Surety Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,025		
N	Oxford Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,665		
N	Physicians Mutual Ins. Co.	Ind	Y	N	Y	6-1-10	\$1,625		
N	Reserve National Ins. Co.	Ind	N	N	Y	6-1-10	\$1,716		\$2,659
N	Standard Life & Accident Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,717	\$3,094	\$3,517
N	State Farm Mutual Automobile Ins.	Ind	Y	N	N	6-1-10	\$1,685		\$2,542
N	State Mutual Ins. Co. (agent sold)	Ind	Y	Y	Y	9-1-10	\$1,453	\$1,695	\$2,051
N	State Mutual Ins. Co. (direct response)	Ind	Y	Y	Y	9-1-10	\$1,453	\$1,695	\$2,051
N	Sterling Investors Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,704	\$1,987	\$2,405
Y	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,611	\$1,675	\$1,802
N	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,806	\$2,207	\$2,274
N	Thrivent Financial for Lutherans	Ind	Y	N	Y	6-1-10	\$1,546	\$1,818	\$2,349
N	Transamerica Life Ins. Co.	Grp	N	N	Y	6-1-10	\$1,536	\$1,992	\$1,536
N	Transamerica Life Ins. Co. (GI)	Grp	Y	N	N	6-1-10	\$1,344	\$1,860	\$2,160
N	United American Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,565	\$2,362	\$2,855
N	United Commercial Travelers of America	Ind	Y	Y	Y	8-1-10	\$1,437	\$1,679	\$2,010
N	United Healthcare Ins. Co. [AARP] (agent sold)	Grp	N	N	Y	6-1-10	\$1,320	\$1,860	\$2,292
N	United Healthcare Ins. Co. [AARP] (direct response)	Grp	N	N	Y	6-1-10	\$1,320	\$1,860	\$2,292
N	United of Omaha Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,378		\$1,799
N	USAA Life Ins. Co.	Ind	N	N	Y	6-1-10	\$1,536		
N	World Corp Ins. Co.	Ind	Y	Y	N	6-1-10	\$1,539		

AGE 70

Depending on various factors, your rates can be higher than these listed.

D	F	F high	G	K	L	M	N	Company
\$2,160	\$2,304							Medico Ins. Co.
\$1,946	\$2,291							Mutual of Omaha Ins. Co.
	\$1,445							Old Surety Life Ins. Co.
	\$2,042						\$1,464	Oxford Life Ins. Co.
	\$2,357	\$893	\$2,005					Physicians Mutual Ins. Co.
	\$2,237	\$702					\$1,767	Reserve National Ins. Co.
\$2,119	\$2,893	\$421	\$2,135				\$1,395	Standard Life & Accident Ins. Co.
	\$2,567							State Farm Mutual Automobile Ins.
\$1,777	\$2,105	\$828	\$1,827			\$1,599	\$1,474	State Mutual Ins. Co. (agent sold)
\$1,777	\$2,105	\$828	\$1,827			\$1,599	\$1,474	State Mutual Ins. Co. (direct response)
\$2,083	\$2,468	\$970	\$2,142			\$1,875	\$1,729	Sterling Investors Life Ins. Co.
	\$1,588		\$1,421	\$662			\$1,164	Sterling Life Ins. Co.
	\$2,174		\$1,986	\$978			\$1,675	Sterling Life Ins. Co.
\$1,964	\$2,358	\$770	\$2,020		\$1,456	\$1,836		Thrivent Financial for Lutherans
\$2,196	\$2,400		\$2,220	\$1,104	\$1,632	\$2,016	\$1,896	Transamerica Life Ins. Co.
\$1,968	\$2,196		\$2,004	\$1,008	\$1,488	\$1,836	\$1,728	Transamerica Life Ins. Co. (GI)
\$2,718	\$2,866	\$1,035	\$2,728				\$2,540	United American Ins. Co.
\$1,759	\$2,063		\$1,769				\$1,444	United Commercial Travelers of America
	\$2,316			\$984	\$1,368		\$1,716	United Healthcare Ins. Co. [AARP] (agent sold)
	\$2,316			\$984	\$1,368		\$1,716	United Healthcare Ins. Co. [AARP] (direct response)
\$1,523	\$1,993		\$1,694			\$1,426	\$1,337	United of Omaha Life Ins. Co.
	\$2,200							USAA Life Ins. Co.
	\$2,034	\$847						World Corp Ins. Co.

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	American Continental Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,616	\$2,035	
N	American Republic Corp Ins. Co.	Ind	Y	Y	Y	8-1-10	\$2,197		
N	American Republic Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,363		\$3,162
N	Bankers Fidelity Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,494		
Y	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10		\$2,928	\$3,492
N	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10	\$3,504		\$5,460
Y	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10		\$1,944	\$2,640
N	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10	\$2,376		\$3,096
N	Christian Fidelity Life Ins. Co.	Ind	Y	Y	Y	7-1-10	\$1,785		\$2,280
N	Colonial Penn Life Ins. Co.	Ind	N	N	N	6-1-10	\$2,012	\$2,499	
N	Conseco Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,199		
N	Continental General Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,332		
N	Equitable Life & Casualty Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,443		
N	Family Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,631	\$1,863	\$2,168
N	Gerber Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,307		
N	Globe Life & Accident Ins. Co.	Grp	N	N	N	6-1-10	\$1,076	\$1,662	\$2,132
N	Globe Life & Accident Ins. Co.	Ind	N	N	N	6-1-10	\$1,083	\$1,671	\$2,146
N	Government Personnel Mutual Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,347		\$1,975
N	Healthy Alliance Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,349		
N	Humana Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,770	\$1,925	\$2,222
N	Liberty National Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,640	\$2,466	
N	Loyal American Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,521		
Y	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10			
N	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,452		

D	F	F high	G	K	L	M	N	Company
	\$2,260	\$906	\$2,069				\$1,645	American Continental Ins. Co.
	\$2,940	\$1,118		\$1,623	\$2,150			American Republic Corp Ins. Co.
								American Republic Ins. Co.
	\$2,070	\$726	\$1,758	\$1,038				Bankers Fidelity Life Ins. Co.
								Blue Cross & Blue Shield of KC (Gl)
								Blue Cross & Blue Shield of KC (Gl)
	\$2,964							Blue Cross & Blue Shield of KC (U)
	\$3,336						\$3,036	Blue Cross & Blue Shield of KC (U)
							\$1,669	Christian Fidelity Life Ins. Co.
	\$2,877	\$691	\$2,706	\$1,171	\$1,800	\$2,360	\$1,885	Colonial Penn Life Ins. Co.
	\$2,905							Conseco Ins. Co.
	\$1,926		\$1,739				\$1,096	Continental General Ins. Co.
	\$2,066						\$1,456	Equitable Life & Casualty Ins. Co.
\$1,954	\$2,048		\$1,741			\$1,758	\$1,549	Family Life Ins. Co.
	\$1,931		\$1,634					Gerber Life Ins. Co.
	\$2,256							Globe Life & Accident Ins. Co.
	\$2,271							Globe Life & Accident Ins. Co.
	\$2,014		\$1,687				\$1,504	Government Personnel Mutual Life Ins. Co.
	\$2,383	\$692	\$2,225				\$1,629	Healthy Alliance Life Ins. Co.
	\$2,269	\$855		\$1,034	\$1,473			Humana Ins. Co.
	\$3,114	\$1,256					\$2,596	Liberty National Life Ins. Co.
	\$2,198		\$1,986				\$1,820	Loyal American Life Ins. Co.
\$1,705	\$1,947		\$1,823					Marquette National Life Ins. Co.
\$1,901	\$2,154		\$2,030					Marquette National Life Ins. Co.

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	Medico Ins. Co.	Grp	Y	Y	Y	6-1-10	\$1,593		
N	Mutual of Omaha Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,727		\$2,439
N	Old Surety Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,207		
N	Oxford Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,785		
N	Physicians Mutual Ins. Co.	Ind	Y	N	Y	6-1-10	\$1,720		
N	Reserve National Ins. Co.	Ind	N	N	Y	6-1-10	\$1,920		\$2,975
N	Standard Life & Accident Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,994	\$3,409	\$3,875
N	State Farm Mutual Automobile Ins.	Ind	Y	N	N	6-1-10	\$1,862		\$2,809
N	State Mutual Ins. Co. (agent sold)	Ind	Y	Y	Y	9-1-10	\$1,643	\$1,918	\$2,323
N	State Mutual Ins. Co. (direct response)	Ind	Y	Y	Y	9-1-10	\$1,643	\$1,918	\$2,323
N	Sterling Investors Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,927	\$2,249	\$2,714
Y	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,709	\$1,790	\$1,934
N	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,931	\$2,431	\$2,501
N	Thrivent Financial for Lutherans	Ind	Y	N	Y	6-1-10	\$1,661	\$1,959	\$2,535
N	Transamerica Life Ins. Co.	Grp	N	N	Y	6-1-10	\$1,908	\$2,424	\$1,908
N	Transamerica Life Ins. Co. (GI)	Grp	Y	N	N	6-1-10	\$1,692	\$2,256	\$2,592
N	United American Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,565	\$2,362	\$3,009
N	United Commercial Travelers of America	Ind	Y	Y	Y	8-1-10	\$1,616	\$1,887	\$2,290
N	United Healthcare Ins. Co. [AARP] (agent sold)	Grp	N	N	Y	6-1-10	\$1,452	\$2,052	\$2,520
N	United Healthcare Ins. Co. [AARP] (direct response)	Grp	N	N	Y	6-1-10	\$1,452	\$2,052	\$2,520
N	United of Omaha Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,540		\$2,010
N	USAA Life Ins. Co.	Ind	N	N	Y	6-1-10	\$1,620		
N	World Corp Ins. Co.	Ind	Y	Y	N	6-1-10	\$1,767		

AGE 75

Depending on various factors, your rates can be higher than these listed.

D	F	F high	G	K	L	M	N	Company
\$2,377	\$2,524							Medico Ins. Co.
\$2,129	\$2,503							Mutual of Omaha Ins. Co.
	\$1,579							Old Surety Life Ins. Co.
	\$2,280						\$1,669	Oxford Life Ins. Co.
	\$2,652	\$1,121	\$2,309					Physicians Mutual Ins. Co.
	\$2,503	\$786					\$1,977	Reserve National Ins. Co.
\$2,335	\$3,187	\$464	\$2,353				\$1,538	Standard Life & Accident Ins. Co.
	\$2,837							State Farm Mutual Automobile Ins.
\$2,010	\$2,373	\$934	\$2,037			\$1,809	\$1,661	State Mutual Ins. Co. (agent sold)
\$2,010	\$2,373	\$934	\$2,037			\$1,809	\$1,661	State Mutual Ins. Co. (direct response)
\$2,356	\$2,782	\$1,095	\$2,389			\$2,122	\$1,948	Sterling Investors Life Ins. Co.
	\$1,705		\$1,529	\$713			\$1,254	Sterling Life Ins. Co.
	\$2,390		\$2,193	\$1,084			\$1,855	Sterling Life Ins. Co.
\$2,117	\$2,544	\$832	\$2,179		\$1,567	\$1,981		Thrivent Financial for Lutherans
\$2,664	\$2,892		\$3,348	\$1,320	\$1,968	\$2,424	\$2,280	Transamerica Life Ins. Co.
\$2,400	\$2,640		\$2,388	\$1,212	\$1,788	\$2,208	\$2,076	Transamerica Life Ins. Co. (GI)
\$2,873	\$3,020	\$1,162	\$2,883				\$2,710	United American Ins. Co.
\$1,977	\$2,338		\$1,988				\$1,637	United Commercial Travelers of America
	\$2,544			\$1,080	\$1,500		\$1,896	United Healthcare Ins. Co. [AARP] (agent sold)
	\$2,544			\$1,080	\$1,500		\$1,896	United Healthcare Ins. Co. [AARP] (direct response)
\$1,710	\$2,228		\$1,896			\$1,596	\$1,499	United of Omaha Life Ins. Co.
	\$2,332							USAA Life Ins. Co.
	\$2,336	\$972						World Corp Ins. Co.

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	American Continental Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,699	\$2,139	
N	American Republic Corp Ins. Co.	Ind	Y	Y	Y	8-1-10	\$2,412		
N	American Republic Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,606		\$3,488
N	Bankers Fidelity Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,608		
Y	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10		\$3,336	\$3,972
N	Blue Cross & Blue Shield of KC (GI)	Ind	N	N	N	6-1-10	\$4,080		\$6,324
Y	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10		\$2,280	\$3,120
N	Blue Cross & Blue Shield of KC (U)	Ind	N	N	N	6-1-10	\$2,868		\$3,720
N	Christian Fidelity Life Ins. Co.	Ind	Y	Y	Y	7-1-10	\$1,825		\$2,475
N	Colonial Penn Life Ins. Co.	Ind	N	N	N	6-1-10	\$2,089	\$2,611	
N	Conseco Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,349		
N	Continental General Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,351		
N	Equitable Life & Casualty Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,484		
N	Family Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,665	\$2,026	\$2,357
N	Gerber Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,386		
N	Globe Life & Accident Ins. Co.	Grp	N	N	N	6-1-10	\$1,105	\$1,725	\$2,229
N	Globe Life & Accident Ins. Co.	Ind	N	N	N	6-1-10	\$1,112	\$1,736	\$2,243
N	Government Personnel Mutual Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,465		\$2,158
N	Healthy Alliance Life Ins. Co.	Ind	N	N	N	6-1-10	\$1,464		
N	Humana Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,889	\$2,055	\$2,376
N	Liberty National Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,640	\$2,466	
N	Loyal American Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,543		
Y	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10			
N	Marquette National Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,452		

D	F	F high	G	K	L	M	N	Company
	\$2,355	\$936	\$2,175				\$1,729	American Continental Ins. Co.
	\$3,244	\$1,232		\$1,791	\$2,372			American Republic Corp Ins. Co.
								American Republic Ins. Co.
	\$2,238	\$786	\$1,902	\$1,116				Bankers Fidelity Life Ins. Co.
								Blue Cross & Blue Shield of KC (Gl)
								Blue Cross & Blue Shield of KC (Gl)
	\$3,504							Blue Cross & Blue Shield of KC (U)
	\$4,044						\$3,744	Blue Cross & Blue Shield of KC (U)
							\$1,848	Christian Fidelity Life Ins. Co.
	\$3,113	\$747	\$2,941	\$1,283	\$1,951	\$2,548	\$2,073	Colonial Penn Life Ins. Co.
	\$3,114							Conseco Ins. Co.
	\$2,066		\$1,876				\$1,199	Continental General Ins. Co.
	\$2,135						\$1,505	Equitable Life & Casualty Ins. Co.
\$2,124	\$2,213		\$1,883			\$1,912	\$1,673	Family Life Ins. Co.
	\$2,049		\$1,733					Gerber Life Ins. Co.
	\$2,362							Globe Life & Accident Ins. Co.
	\$2,376							Globe Life & Accident Ins. Co.
	\$2,197		\$1,831				\$1,635	Government Personnel Mutual Life Ins. Co.
	\$2,589	\$766	\$2,418				\$1,772	Healthy Alliance Life Ins. Co.
	\$2,424	\$903		\$1,105	\$1,580			Humana Ins. Co.
	\$3,255	\$1,397					\$2,748	Liberty National Life Ins. Co.
	\$2,370		\$2,152				\$1,996	Loyal American Life Ins. Co.
\$1,827	\$2,031		\$1,907					Marquette National Life Ins. Co.
\$2,059	\$2,271		\$2,147					Marquette National Life Ins. Co.

Select	Company	Type	Area	Sex	Preferred/ stan. rates	Effective date	A	B	C
N	Medico Ins. Co.	Grp	Y	Y	Y	6-1-10	\$1,665		
N	Mutual of Omaha Ins. Co.	Ind	Y	Y	Y	8-1-10	\$1,819		\$2,566
N	Old Surety Life Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,357		
N	Oxford Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,825		
N	Physicians Mutual Ins. Co.	Ind	Y	N	Y	6-1-10	\$1,806		
N	Reserve National Ins. Co.	Ind	N	N	Y	6-1-10	\$2,087		\$3,234
N	Standard Life & Accident Ins. Co.	Ind	Y	Y	Y	6-1-10	\$3,596	\$4,095	\$4,655
N	State Farm Mutual Automobile Ins.	Ind	Y	N	N	6-1-10	\$1,862		\$2,809
N	State Mutual Ins. Co. (agent sold)	Ind	Y	Y	Y	9-1-10	\$1,787	\$2,085	\$2,526
N	State Mutual Ins. Co. (direct response)	Ind	Y	Y	Y	9-1-10	\$1,787	\$2,085	\$2,526
N	Sterling Investors Life Ins. Co.	Ind	Y	Y	Y	8-1-10	\$2,095	\$2,446	\$2,962
Y	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,778	\$1,886	\$2,060
N	Sterling Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$2,037	\$2,690	\$2,770
N	Thrivent Financial for Lutherans	Ind	Y	N	Y	6-1-10	\$1,759	\$2,078	\$2,690
N	Transamerica Life Ins. Co.	Grp	N	N	Y	6-1-10	\$2,424	\$3,060	\$2,424
N	Transamerica Life Ins. Co. (GI)	Grp	Y	N	N	6-1-10	\$2,124	\$2,844	\$3,276
N	United American Ins. Co.	Ind	N	Y	Y	6-1-10	\$1,565	\$2,362	\$3,125
N	United Commercial Travelers of America	Ind	Y	Y	Y	8-1-10	\$1,766	\$2,062	\$2,502
N	United Healthcare Ins. Co. [AARP] (agent sold)	Grp	N	N	Y	6-1-10	\$1,584	\$2,232	\$2,748
N	United Healthcare Ins. Co. [AARP] (direct response)	Grp	N	N	Y	6-1-10	\$1,584	\$2,232	\$2,748
N	United of Omaha Life Ins. Co.	Ind	Y	Y	Y	6-1-10	\$1,669		\$2,180
N	USAA Life Ins. Co.	Ind	N	N	Y	6-1-10	\$1,688		
N	World Corp Ins. Co.	Ind	Y	Y	N	6-1-10	\$1,957		

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Depending on various factors, your rates can be higher than these listed.

D	F	F high	G	K	L	M	N	Company
\$2,564	\$2,712							Medico Ins. Co.
\$2,235	\$2,637							Mutual of Omaha Ins. Co.
	\$1,721							Old Surety Life Ins. Co.
	\$2,475						\$1,848	Oxford Life Ins. Co.
	\$2,927	\$1,321	\$2,604					Physicians Mutual Ins. Co.
	\$2,720	\$854					\$2,149	Reserve National Ins. Co.
\$2,805	\$3,828	\$557	\$2,827				\$1,846	Standard Life & Accident Ins. Co.
	\$2,837							State Farm Mutual Automobile Ins.
\$2,186	\$2,563	\$1,008	\$2,202			\$1,968	\$1,794	State Mutual Ins. Co. (agent sold)
\$2,186	\$2,563	\$1,008	\$2,202			\$1,968	\$1,794	State Mutual Ins. Co. (direct response)
\$2,563	\$3,005	\$1,182	\$2,583			\$2,308	\$2,104	Sterling Investors Life Ins. Co.
	\$1,815		\$1,634	\$764			\$1,345	Sterling Life Ins. Co.
	\$2,645		\$2,443	\$1,217			\$2,078	Sterling Life Ins. Co.
\$2,247	\$2,700	\$883	\$2,312		\$1,661	\$2,102		Thrivent Financial for Lutherans
\$3,360	\$3,660		\$2,424	\$1,680	\$2,484	\$3,060	\$2,880	Transamerica Life Ins. Co.
\$3,036	\$3,324		\$3,024	\$1,524	\$2,268	\$2,784	\$2,616	Transamerica Life Ins. Co. (GI)
\$2,990	\$3,136	\$1,278	\$3,000				\$2,846	United American Ins. Co.
\$2,162	\$2,540		\$2,174				\$1,778	United Commercial Travelers of America
	\$2,784			\$1,188	\$1,644		\$2,064	United Healthcare Ins. Co. [AARP] (agent sold)
	\$2,784			\$1,188	\$1,644		\$2,064	United Healthcare Ins. Co. [AARP] (direct response)
\$1,847	\$2,415		\$2,058			\$1,726	\$1,621	United of Omaha Life Ins. Co.
	\$2,420							USAA Life Ins. Co.
	\$2,586	\$1,076						World Corp Ins. Co.

Insurance terms

Appeal: A complaint you file with your insurance company or Medicare if you disagree with a decision about coverage. You can appeal if you are denied coverage for a treatment, supply or drug prescription, or if the coverage is less than you think it should be. You can also appeal if you are already receiving coverage and the plan stops paying.

Coinsurance: The amount you pay for services after you pay deductibles. In Original Medicare, this is a percentage (like 20 percent) of the Medicare-approved amount. You have to pay this amount after you pay the Part A and/or Part B deductible. In a prescription drug plan (Part D), the coinsurance will vary.

Copayment: In some Medicare plans, the amount you pay for each medical service such as a doctor's visit or prescription. A copayment is usually a set amount, for example \$10 or \$20. Copayments are also used for some hospital outpatient services.

Creditable prescription drug coverage: Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.



Make a connection: Seniors who have questions about their insurance policy are encouraged to call DIFP's hotline.

Insurance
Consumer
Hotline



800-726-7390

Deductible: The amount you pay for health care or prescriptions before insurance benefits kick in. So if you have a \$1,000 deductible, you have to pay that much out of your pocket during the year before insurance begins paying. These amounts can change every year.

Formulary: A list of drugs covered by a plan.

Guaranteed issue: Rights you have in certain situations when insurance companies are required by law to sell or offer you a Medigap policy. In these situations, an insurance company cannot deny you a Medigap policy and you cannot be charged more because of a past or present health problem. The insurance company cannot impose a pre-existing conditions period if you have had at least six months of prior coverage. The pre-existing condition period is offset month for month if you have had less than six months of coverage.

Health maintenance organization (HMO)

plan: A type of Medicare Advantage plan. Some HMOs cover extra benefits, like dental or vision. In most HMOs, you can only go to network doctors, specialists or hospitals on the plan's list except in an emergency.

Long-term care: Assistance with everyday functions, like bathing and dressing, usually provided in a nursing home or at home through a home-health service. Generally, Medicaid pays for long-term care, but Medicare does not.

Medicaid: A joint federal and state program that helps with medical costs for some people with limited income and resources.

Medicare Advantage plan (Part C): A type of Medicare plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. Also called Part C, Medicare Advantage plans are HMOs, PPOs, private fee-for-service plans, or Medicare medical savings account plans. Some Medicare Advantage plans offer prescription drug coverage.

Medicare-approved amount: In Original Medicare, this is the amount a doctor or supplier that accepts assignment is paid. It includes what Medicare pays and any deductible, coinsurance, or copayment that you pay. It may be less than the actual amount a doctor or supplier charges.

Medicare prescription drug plan (Part D):

A stand-alone drug plan offered by insurers and other private companies to those who get benefits through Original Medicare. Medicare Advantage plans may also offer prescription drug coverage and must follow the same rules as Medicare prescription drug plans.

Medigap policy: Medicare Supplement insurance sold by private insurance companies to pay deductibles in Original Medicare coverage. Medigap policies only work with Original Medicare.

Original Medicare: Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance). It is a fee-for-service health plan. Medicare pays its share of the Medicare-approved amount, and you pay your share (coinsurance, copayments and deductibles).

Network: A group of physicians, hospitals and other health care professionals who provide health care services for Medicare Advantage plans and Select plans.

Penalty: An amount added to your monthly premium for Medicare Part B, or for a Medicare drug plan (Part D), if you don't join when you're first eligible. You pay this higher amount as long as you have Medicare. There are some exceptions.

Point-of-service plan: A health maintenance organization (HMO) option that lets you use doctors and hospitals outside the plan for an additional cost.

Preferred provider organization (PPO)

plan: A type of Medicare health plan available in a local or regional area in which you pay less if you use doctors, hospitals, and providers that belong to the network. You can use doctors, hospitals, and providers outside of the network for an additional cost. Many Medicare Advantage plans are PPOs.



Insurance terms (continued)

Premium: Your periodic payment to Medicare, an insurance company, or a health care plan for health care or prescription drug coverage. Example: \$179 per month.

Preventive services: Care intended to keep you healthy (for example, Pap tests, pelvic exams, flu shots, and cancer screenings).

Primary care doctor: Also known as a gatekeeper, the primary care physician is responsible for coordinating your care in a managed care plan. He or she makes sure you get the care you need to keep you healthy. In many Medicare Advantage plans, you must see your primary care doctor before you see a specialist or other health care provider.

Private fee-for-service (PFFS) plan: A type of Medicare Advantage plan in which you may go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance plan, rather than Medicare, decides how much it will pay and what you pay for the services you get. You may pay more or less for Medicare-covered benefits and may have more benefits than what's available through Original Medicare.

Skilled nursing facility care: This is a level of care that requires the daily involvement of skilled nursing or rehabilitation staff. Examples include intravenous injections and physical therapy. The need for only custodial care (help with daily living activities such as bathing and dressing) cannot qualify you for Medicare coverage in a skilled nursing facility.

State Health Insurance Assistance

Program: A state program funded by federal and state grants to give free counseling to people on Medicare. In Missouri, this is the CLAIM program. See inside front cover for details.

Underwriter: Insurance company employee who figures out how risky it is to insure clients. Underwriters decide what coverage an applicant qualifies for and what rates you should pay, or whether to accept or deny your application.

Notes

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Notes

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We're here to help you

Seniors and other Missouri consumers who have questions about their insurance policy or want to file a complaint against an insurance company or agent are encouraged to call DIFP's hotline:

Insurance
Consumer
Hotline



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difp.mo.gov
800-726-7390



DIFP

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